

Art Unit: 3695

DETAILED ACTION

1. This communication is in response to Applicant's communications filed on June 23, 2010, and July 14, 2010. Amendments to claim 84, cancellation of claim 83 and addition of claims 85-94 have been entered. Rejections made in the final office action mailed on December 23, 2009 are withdrawn in view of the amendments. Claims 59-64, 78-82 and 84-94 are pending in this application.

Examiner's Amendment/Comment

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment must be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given during an interview with Applicant's representative Barbara B. Courtney, on July 16, 2010.

The application has been amended as follows:

IN THE CLAIMS

85. (Currently amended) A computer-readable medium ~~method~~ as recited in claim 84 wherein obtaining account information and comparing the first account balance to a particular value is performed automatically at periodic intervals.

86. (Currently amended) A computer-readable medium ~~method~~ as recited in claim 84 wherein comparing the first account balance to a particular value includes applying at least one rule associated with the first account.

87. (Currently amended) A computer-readable medium ~~method~~ as recited in claim 84 wherein the first account is a checking account and the second account is a savings account.

Art Unit: 3695

88. (Currently amended) A computer-readable medium ~~method~~ as recited in claim 84 wherein the second account pays a higher interest rate than the first account.

89. (Currently amended) A computer-readable medium ~~method~~ as recited in claim 84, the method further comprising if the first account balance is below the particular value, the financial management system recommending a transfer of funds from the second account to the first account in an amount equal to the value by which the first account balance is below the particular value.

90. (Currently amended) A computer-readable medium ~~method~~ as recited in claim 84 wherein the first account is a checking account and the second account is an investment account.

91. (Currently amended) A computer-readable medium ~~method~~ as recited in claim 84 wherein the second account offers a better return than the first account.

92. (Currently amended) A computer-readable medium ~~method~~ as recited in claim 84 wherein the particular value is a minimum balance associated with the first account.

93. (Currently amended) A computer-readable medium ~~method~~ as recited in claim 84 wherein the particular value is a minimum required balance based on historical data.

94. (Currently amended) A computer-readable medium ~~method~~ as recited in claim 84, the method further comprising permitting the account holder to change the amount to be transferred from the first account to the second account.

Allowable Subject Matter

3. Claims 59-64, 78-82 and 84-94 are allowed.

Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee, and to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled Comments on Statement of Reasons for allowance.

Conclusion

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure are listed on the enclosed PTO-892.

Art Unit: 3695

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Narayanswamy Subramanian whose telephone number is (571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles R. Kyle can be reached at (571) 272-6746. The fax number for Formal or Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PMR or Public PAIR. Status information for unpublished applications is available through Private PMR only. For more information about the PMR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

/Narayanswamy Subramanian/
Primary Examiner,
Art Unit 3695

July 19, 2010